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10/040,961	12/28/2001	Scott A. Jones	A-71263/ENB	5119

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DORSEY & WHITNEY LLP
555 CALIFORNIA STREET, SUITE 1000
SUITE 1000
SAN FRANCISCO, CA 94104

EXAMINER	
SWARTZ, JAMIE H	

ART UNIT	PAPER NUMBER
3694	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/040,961	JONES ET AL.	
	Examiner	Art Unit	
	Jamie H. Swartz	3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *23 April 2007*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-24* is/are pending in the application.

4a) Of the above claim(s) *13,14,21 and 22* is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-12, 15-20, and 23-24* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Election/Restrictions

1. Claims 13-14 and 21-22 are withdrawn from further consideration pursuant to 37 CFR 1.142(b) as being drawn to a nonelected species, there being no allowable generic or linking claim. Election was made **without** traverse in the reply filed on 4/23/2007.

Claim Rejections - 35 USC § 112

2. The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

3. Claims 9-12 and 16 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

4. Regarding claim 9, the phrase "provisional recommendation" renders the claim indefinite because the phrase is never clearly defined. Because the specification fails to list a criteria or a specific method for the "provisional recommendation" for examination purposes the "provisional recommendation" is interpreted by the examiner to mean an initially undecided recommendation.

5. Regarding claim 10, the phrase "estimated debt payments" renders the claim indefinite because the phrase though used in the specification is never clearly defined. Because the specification fails to list a criteria or a specific method for the "estimated

debt payments." How are these debt payments estimated and who estimates? For examination purposes the "estimated debt payments" is interpreted by the examiner to mean credit history.

6. Regarding claim 12, the equation is not clearly defined. The constants a and b are selected to scale the results for a type of criteria. It is unclear how the criteria is selected and how a and b have a value based on the selection of the criteria. Are a and b just arbitrary numbers, is there a database of values for a and b? How would a and b directly line up with a criteria? How are k1, k2, and k3 selected? Are k1, k2, and k3 just arbitrary numbers, is there a database of values for k1, k2, and k3? How would k1, k2, and k3 directly line up with a criteria? What does a minimum requirement set mean?

7. Regarding claim 16, the equation is not clearly defined. What does it mean that a particular criterion has been marked by a user? Is a user required to make this equation function? What is the scale for p? Is the value for p arbitrary or does it come from a database?

Claim Rejections - 35 USC § 102

8. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the

> applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

9. Claims 1, 2, 3, 7, 8, 17, 18, 19, 20, 23, and 24 are rejected under 35 U.S.C. 102(e) as being anticipated by Mahnken et al. (US 20040030640 A1).

10. Regarding claim 1, Mahnken teaches *a method for rapid tenant screening and lease recommendation, and conversion of data to lease documents* (¶ 6-8, 58). Mahnken teaches *acquiring tenant information including financial information* (¶ 22, 30, 33). Mahnken teaches *acquiring property information* (¶ 25, 27-29, 6-8, 47). Mahnken teaches *generating a lease recommendation based on a plurality of acceptance criteria wherein said acceptance criteria are based on said tenant information* (¶ 19, 41, 57-59). Mahnken teaches *generating lease documents based on said tenant information and said property information* (¶ 6-8, 59-62, 103-104, 114-115).

11. Regarding claim 2, Mahnken teaches *wherein said tenant information comprises at least one of: full legal name, social security number, previous address, spouse's full name, dependents, employer name, employer address, and name of all dependents* (¶ 30, 33, 55-56, 85).

12. Regarding claim 3, Mahnken teaches *wherein said acquiring of said financial information comprises communicating with a credit-reporting agency* (¶ 30, 55-56, 89).

13. Regarding claim 7, Mahnken teaches *wherein said unit information comprises a name of a property, a number and address and unit policies* (¶ 49, 60-61, 93, 99, 104, 106).

14. Regarding claim 8, Mahnken teaches *determining a value for each of said plurality of acceptance criteria* (¶ 41, 19, 54-59, 79, 90). Mahnken teaches *determining a score for each of said plurality of acceptance criteria based on said value* (¶41, 19, 54-59, 79, 90). Mahnken teaches *combining said scores into one composite score for a tenant* (¶ 41, 19, 54-59, 79, 90). Mahnken teaches *generating said recommendation based on said composite score* (¶ 41, 19, 54-59, 79, 90).

15. Regarding claim 17, Mahnken teaches *wherein said lease documents comprise a lease, disclosures about said property, rules, policies, local ordinances, or other agreements* (¶ 19, 59-61).

16. Regarding claim 18, *a system for performing rapid tenant screening and lease recommendation, and conversion of data to lease documents* (¶ 6-8, 58). Mahnken teaches *means for acquiring tenant information including financial information* (¶ 22, 30, 33, 88). Mahnken teaches *means for acquiring property information* (¶ 25, 27-29, 6-8, 47). Mahnken teaches *means for generating a lease recommendation based on a plurality of acceptance criteria wherein said acceptance criteria are based on said tenant information* (¶ 19, 41, 57-59). Mahnken teaches *means for generating lease*

documents based on said tenant information and said property information (¶ 6-8, 59-62, 103-104, 114-115).

17. Regarding claim 19, Mahnken teaches *wherein said means for generating comprises a computer of the type having a processor, a memory coupled to the processor, a computer program including instructions executable in said processor to perform the generation operation* (¶ 6-8, 19, 128-138).

18. Regarding claim 20, Mahnken teaches *wherein said means for acquiring said tenant information further comprises means for communicating with a credit bureau* (¶ 30, 55-56, 89).

19. Regarding claim 23, Mahnken teaches *a computer program product for use in conjunction with a computer system, the computer program product comprising a computer readable storage medium and a computer program mechanism embedded therein* (¶128-138). Mahnken teaches *a program module that directs a computer processor to function in a specified manner* (¶128-138, 6-8, 19). Mahnken teaches *performing a credit check on an applicant* (¶89, 30, 53-56). Mahnken teaches *generating a recommendation and report for said applicant* (¶ 19, 48-50, 58, 90-93). Mahnken teaches *generating lease documents for said applicant* (¶ 6-8, 59-62, 103-104, 114-115).

20. Regarding claim 24, Mahnken teaches *set permissions such that a specified user is able to access a specified set of information or functionalities* (¶ 26-27, 88-89).

Claim Rejections - 35 USC § 103

21. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

22. Claims 4 and 5 are rejected under 35 U.S.C. 103(a) as being unpatentable over Mahnken et al. (US 20040030640 A1) in view of SafeRent Secures $4.25 Million in Convertible Debt Financing; Investment Funds Total $12 Million for 2000 (December 15, 2000). Now referred to as SafeRent (December 15, 2000).

23. Regarding claim 4, Mahnken teaches acquiring tenant information, acquiring property information, generating a lease recommendation, generating a lease document, and communicating with a credit-reporting agency. Mahnken does disclose a credit check (¶89) and a credit history (¶ 55-56) but fails to disclose a raw credit report. However, SafeRent (December 15, 2000) teaches *wherein said financial information comprises a raw credit report from said credit reporting agency* (pg.1-2). Not only does it teach displaying raw credit information, SafeRent goes beyond. Mahnken teaches an online property/housing leasing system. The system does background credit checks. SafeRent (December 15, 2000) discloses a company named SafeRent. SafeRent is a

provider of online credit and risk management services. SafeRent provides its services to the apartment industry. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Mahnken to include the details of a raw credit score. The raw credit score is calculated from information in a credit report plugged into a formula. A raw credit score is a value representing the amount of risk that a customer would pose to a lender. A raw credit score would be important to a leasing company, as it would allow the company the ability to make a more accurate decision about the risks involved of leasing to a certain customer. The higher the risk, the better chance they may default or leave owing damages.

24. Regarding claim 5, Mahnken teaches acquiring tenant information, acquiring property information, generating a lease recommendation, generating a lease document, and communicating with a credit-reporting agency. Mahnken does disclose a credit check (¶89) and a credit history (¶ 55-56) but fails to disclose a raw credit report and putting that information into a readable scheme. However, SafeRent (December 15, 2000) teaches *wherein said method further comprises parsing said raw credit information into a readable scheme* (pg.1-2). Mahnken teaches an online property/housing leasing system. The system does background credit checks. SafeRent (December 15, 2000) discloses a company named SafeRent. SafeRent is a provider of online credit and risk management services. SafeRent provides its services to the apartment industry. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Mahnken to include the details of a raw credit score and

putting that information into a readable scheme. The raw credit score is calculated from information in a credit report plugged into a formula. A raw credit score is a value representing the amount of risk that a customer would pose to a lender. A raw credit score would be important to a leasing company, as it would allow the company the ability to make a more accurate decision about the risks involved of leasing to a certain customer. Not all employees at a leasing firm have a business degree and have the ability to decipher business jargon. It is important to put information into a readable scheme so that an employee at the leasing agency can understand the information given to them no matter their level of business knowledge.

25. Claim 6 is rejected under 35 U.S.C. 103(a) as being unpatentable over Mahnken et al. (US 20040030640 A1) and SafeRent (December 15, 2000) in view of Uhland (March 11, 2001).

26. Regarding claim 6, Mahnken teaches acquiring tenant information, acquiring property information, generating a lease recommendation, generating a lease document, and communicating with a credit-reporting agency. Mahnken does disclose a credit check (¶89) and a credit history (¶ 55-56). While SafeRent (December 15, 2000) teaches raw credit reports. While SafeRent (December 15, 2000) teaches *estimates of payments* (pg. 1-2). Combined they fail to disclose removing account numbers, listing ratings, amounts outstanding, and performing a social security scan for validity. However, Uhland teaches *removing account numbers; listing positive and negative*

ratings, amounts outstanding, and estimates of payments; and performing a social security scan for validity (pg.1-3). Mahnken teaches an online property/housing leasing system. The system does background credit checks. SafeRent (December 15, 2000) discloses a company named SafeRent. SafeRent is a provider of online credit and risk management services. SafeRent provides its services to the apartment industry. Uhland discloses functions of the SafeRent system. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Mahnken and SafeRent (December 15, 2000) to include the details of removing account numbers, listing ratings, amounts outstanding, estimates of payment, and performing a social security scan for validity. A credit score would be important to a leasing company, as it would allow the company the ability to make a more accurate decision about the risks involved of leasing to a certain customer. The higher the risk, the better chance they may default or leave owing damages. Removing account numbers is important when reporting information as it protects the customer, and the score is the important data not the account number. Positive and negative ratings and amounts outstanding could show other possible risk factors. Or it could also show information that a credit report might miss; such as if you don't pay a few small credit card payments but are faithful in your mortgage payment. It is also important to make sure that the person who is applying does have a valid social security number so you can accurately find their credit score or learn if they are about to commit fraud.

27. Claims 9, 11, 12, 15, and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Mahnken et al. (US 20040030640 A1) in view of Gehrlein (1997).

28. Regarding claim 9, Mahnken teaches acquiring tenant information, acquiring property information, generating a lease recommendation, generating a lease document, and communicating with a credit-reporting agency. Mahnken does disclose a credit check (¶89) and a credit history (¶ 55-56). Mahnken fails to teach various recommendations to determine a predetermined score. However, Gehrlein teaches *generating an acceptance recommendation for a tenant having a composite score greater than a predetermined high score; generating a rejection recommendation for a tenant having a composite score lower than a predetermined low score; and generating a provisional recommendation for a tenant having a composite score between a predetermined low score and a predetermined high score* (pg.159-169). Mahnken teaches an online property/housing leasing system. The system does background credit checks. Gehrlein discloses a credit-scoring model. Gehrlein states that the applicants are divided into 3 different groups based on score: loan approval, loan rejection, and undecided. The undecided group would be looked at more thoroughly in a second stage (pg. 161). It is obvious that a group that would be "accepted" with a high score would also be a group that would be approved of a loan. It is obvious that a group that would be "rejected" with a low score would also be a group that would be loan rejected. And it would also be obvious that a group that would be in between the high and low value would be equated with undecided. Further information would be required to accept or

reject these applicants. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Mahnken to include the details of a credit-scoring model. A credit score would be important to a leasing company, as it would allow the company the ability to make a more accurate decision about the risks involved of leasing to a certain customer. The higher the risk, the better chance they may default or leave owing damages. It is known that Mahnken's invention requires a credit check. While Gehrlein discloses a model that would be used/by at a credit check company. It is important when accepting or rejecting a credit card applicant to have an acceptance and a rejection value, which is your standard for who is accepted or rejected. It is also important to have a category between those two values for the company to look a little closer at.

29. Regarding claim 11, Mahnken teaches acquiring tenant information, acquiring property information, generating a lease recommendation, generating a lease document, and communicating with a credit-reporting agency. Mahnken does disclose a credit check (¶89) and a credit history (¶ 55-56). Mahnken fails to teach scaling a value according to a mathematical function. However, Gehrlein teaches *scaling* a *value according to a mathematical function* (pg.159-169). Mahnken teaches an online property/housing leasing system. The system does background credit checks. Gehrlein discloses a credit-scoring model. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Mahnken to include the details of scaling a value according to a mathematical function. A credit score would be important to a

leasing company, as it would allow the company the ability to make a more accurate decision about the risks involved of leasing to a certain customer. The higher the risk, the better chance they may default or leave owing damages. It would also be obvious to scale an equation so that the value falls between certain parameters. If the value goes beyond certain parameters the value, work done for the value, and the data are all useless. The scaled data is important for reading the data and making assumptions regarding the data. It is known that Mahnken's invention requires a credit check. While Gehrlein discloses a model that would be used/by at a credit check company. It is important when accepting or rejecting a credit card applicant to have an acceptance and a rejection value, which is your standard for who is accepted or rejected. It is also important to have a category between those two values for the company to look a little closer at.

30. Regarding claim 12, Mahnken teaches acquiring tenant information, acquiring property information, generating a lease recommendation, generating a lease document, and communicating with a credit-reporting agency. Mahnken does disclose a credit check (¶89) and a credit history (¶ 55-56). Mahnken fails to teach scaling a value according to a mathematical function with a specific relationship. However, Gehrlein teaches *a scale mathematical function*

$$y = \left\{k1 + \frac{k2}{\left[1 + b(x-c)^2\right]}\right\}\left[\frac{k3}{1 + e^{a(x-c)}}\right]$$

(pg.159-169). Mahnken teaches an online property/housing leasing system. The system does background credit checks. Gehrlein discloses a credit-scoring model. Gehrlein discloses equations using numerical values for each attribute recorded on the initial application (pg. 161). F(i) is calculated to be the credit score. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Mahnken to include the details of scaling a value according to a mathematical function. A credit score would be important to a leasing company, as it would allow the company the ability to make a more accurate decision about the risks involved of leasing to a certain customer. The higher the risk, the better chance they may default or leave owing damages. It would also be obvious to scale an equation so that the value falls between certain parameters. If the value goes beyond certain parameters the value, work done for the value, and the data are all useless. The scaled data is important for reading the data and making assumptions regarding the data. It is known that Mahnken's invention requires a credit check. While Gehrlein discloses a model that would be used/by at a credit check company. It is important when accepting or rejecting a credit card applicant to have an acceptance and a rejection value, which is your standard for who is accepted or rejected. It is also important to have a category between those two values for the company to look a little closer at.

31. Regarding claim 15, Mahnken teaches acquiring tenant information, acquiring property information, generating a lease recommendation, generating a lease document, and communicating with a credit-reporting agency. Mahnken does disclose a credit check (¶89) and a credit history (¶ 55-56). Mahnken fails to teach a weighted average of scores for a plurality of criteria. However, Gehrlein teaches *a weighted average of scores for a plurality of criteria* (pg.159-169). Mahnken teaches an online property/housing leasing system. The system does background credit checks. Gehrlein discloses a credit-scoring model. Gehrlein discloses equations using numerical values for each attribute recorded on the initial application. Including assigning weights to some numerical measures of relevant items of applicant information to obtain a numerical weighted sum (pg. 160-161). It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Mahnken to include the details of a weighted average of scores for a plurality of criteria. Applying a weighted average is a method of computing a kind of arithmetic mean of a set of numbers in which some elements of the set carry more importance (weight) than others. When assessing someone's credit using various criteria not every criterion should carry the same weight. Such as where someone lived last shouldn't have more weight then if they haven't paid their bills the last few years. A credit score would be important to a leasing company, as it would allow the company the ability to make a more accurate decision about the risks involved of leasing to a certain customer. The higher the risk, the better chance they may default or leave owing damages. It would also be obvious to scale an equation so that the value falls between certain parameters. If the value goes beyond certain parameters the

value, work done for the value, and the data are all useless. The scaled data is important for reading the data and making assumptions regarding the data. It is known that Mahnken's invention requires a credit check. While Gehrlein discloses a model that would be used/by at a credit check company. It is important when accepting or rejecting a credit card applicant to have an acceptance and a rejection value, which is your standard for who is accepted or rejected. It is also important to have a category between those two values for the company to look a little closer at.

32. Regarding claim 16, Mahnken teaches acquiring tenant information, acquiring property information, generating a lease recommendation, generating a lease document, and communicating with a credit-reporting agency. Mahnken does disclose a credit check (¶89) and a credit history (¶ 55-56). Mahnken fails to teach an equation for weighted average of scores for a plurality of criteria. However, Gehrlein teaches an equation that uses *weighted average of scores for a plurality of criteria*

$$y = \frac{\sum_{i=1}^{n} y_i \left[2p_i^2 + (y_i - 7)^2\right]}{\sum_{i=1}^{n} \left[2p_i^2 + (y_i - 7)^2\right]}$$

(pg.159-169). Mahnken teaches an online property/housing leasing system. The system does background credit checks. Gehrlein discloses a credit-scoring model. Gehrlein discloses equations using numerical values for each attribute recorded on the initial application. Including assigning weights to some numerical measures of relevant items of applicant information to obtain a numerical weighted sum (pg. 160-161). It

would have been obvious to one of ordinary skill in the art at the time of the invention to modify Mahnken to include the details of an equation with a weighted average of scores for a plurality of criteria. Applying a weighted average is a method of computing an arithmetic mean of a set of numbers in which some elements of the set carry more importance (weight) than others. When assessing someone's credit using various criteria not every criterion should carry the same weight. Such as where someone lived last shouldn't have more weight then if they haven't paid their bills the last few years. A credit score would be important to a leasing company, as it would allow the company the ability to make a more accurate decision about the risks involved of leasing to a certain customer. The higher the risk, the better chance they may default or leave owing damages. It would also be obvious to scale an equation so that the value falls between certain parameters. If the value goes beyond certain parameters the value, work done for the value, and the data are all useless. The scaled data is important for reading the data and making assumptions regarding the data. It is known that Mahnken's invention requires a credit check. While Gehrlein discloses a model that would be used/by at a credit check company. It is important when accepting or rejecting a credit card applicant to have an acceptance and a rejection value, which is your standard for who is accepted or rejected. It is also important to have a category between those two values for the company to look a little closer at.

33. Claim 10 is rejected under 35 U.S.C. 103(a) as being unpatentable over Mahnken et al. (US 20040030640 A1) in view of SafeRent Upgrades Applicant

Screening Service With New Features and Simplified Interface; Renovation Includes New Branding and Look/Feel (March 1, 2001). Now referred to as SafeRent New Look/Feel (March 1, 2001).

34. Regarding claim 10, Mahnken teaches acquiring tenant information, acquiring property information, generating a lease recommendation, generating a lease document, and communicating with a credit-reporting agency. Mahnken does disclose a credit check (¶89) and a credit history (¶ 55-56). Mahken also discloses *estimated debt payments; maximum amount of unpaid collections; bankruptcy history* (¶ 33-55). Mahnken fails to teach more specific credit check information. However, SafeRent New Look/Feel (March 1, 2001) teaches *a ratio of monthly gross income to rent; a minimum monthly gross income less rent; and previous tenant history* (pg. 1-2). Mahnken teaches an online property/housing leasing system. The system does background credit checks. SafeRent is a provider of online credit and risk management services. SafeRent provides its services to the apartment industry. SafeRent New Look/Feel (March 1, 2001) discloses more information about SafeRent's functions. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Mahnken to include the details of more specific credit check information. SafeRent added more features to improve their service. The more features and more steps a company goes through to improve their credit check system, the more accurate a prediction of a credit score. As well as a more accurate prediction of what type of a person is seeking to lease. A credit score would be important to a leasing company, as it would allow the

company the ability to make a more accurate decision about the risks involved of leasing to a certain customer. The higher the risk, the better chance they may default or leave owing damages. A credit check service is more valuable based on the services they provide. It is obvious to add more services.

35. Examiner's Note: The Examiner has cited particular columns and line numbers in the references as applied to the claims for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the responses, to fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jamie H. Swartz whose telephone number is (571) 272-7363. The examiner can normally be reached on 8:00am-4:30pm Monday-Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Jamie Swartz
May 12, 2007

ELLA COLBERT
PRIMARY EXAMINER